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United States Bankruptcy Court Northern District of Indiana

In re: Case No. 23-31467-pes Kelly Ann Morris Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0755-3 User: admin Page 1 of 2 Form ID: 309I Total Noticed: 21 Date Rcvd: Nov 20, 2023

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2023:

Recip ID	Recipient Name and Address
db	+ Kelly Ann Morris, 201 S. Jefferson St, PO Box 167, North Liberty, IN 46554-0167
tr	+ Tracy L. Updike, Office of the Chapter 13 Trustee, PO Box 11550, South Bend, IN 46634-0550
15712810	+ Botkin & Hall, LLP, Attn: Bankruptcy, 1003 N. Hickory Rd, South Bend, IN 46615-3723
15712817	+ Paul A. Morris, c/o Grant A. Canfield, 218 W. Washington Ave - 11th Floor, South Bend, IN 46601-1815
15712818	+ St. Joseph County Superior Court 5, 101 S. Main Street, 71D05-2307-SC-004007, South Bend, IN 46601-1807
15712819	+ St. Joseph County Superior Court 7, 101 S. Main Street, 71D07-2111-DN-000924, South Bend, IN 46601-1807

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

Notice Type: Email Address Email/Text: Tim@nickloylaw.com	Date/Time	Recipient Name and Address
·	Nov 21 2023 01:00:00	Timothy R. Fox, Nickloy Albright & Gordon Attorneys at L, 5540 Pebble Village Ln, Ste #300, Noblesville, IN 46062
Email/Text: INDWDBankruptcy@dwd.IN.gov	Nov 21 2023 01:00:00	Indiana Employment Security Division, 10 North Senate Street, Indianapolis, IN 46204
Email/Text: ustpregion10.so.ecf@usdoj.gov	Nov 21 2023 01:01:00	Nancy J. Gargula, 100 East Wayne Street, 5th Floor, South Bend, IN 46601-2349
- EDI: GMACFS.COM	Nov 21 2023 05:53:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
EDI: TSYS2	Nov 21 2023 05:53:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
EDI: CITICORP	Nov 21 2023 05:53:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
EDI: DISCOVER	Nov 21 2023 05:53:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
Email/Text: BankruptcyNotices@firsttechfed.com	Nov 21 2023 01:00:00	First Tech FCU, Attn: Bankruptcy, Po Box 2100, Beaverton, OR 97075
Email/Text: DORBANKRUPTCYCOURTNOTICES@DOI	R.IN.GOV Nov 21 2023 01:01:00	Indiana Department of Revenue, Bankruptcy Section, 100 North Senate Avenue, N240,
EDI: IRS.COM	Nov 21 2023 05:53:00	Indianapolis IN 46204 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA
EDI: NAVIENTFKASMSERV.COM	Nov 21 2023 05:53:00	19101-7346 Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
Email/Text: bgrainger@krisorlaw.com	Nov 21 2023 01:00:00	One Advantage, LLC, c/o Krisor & Associates, PO Box 6200, South Bend, IN 46660-6200
Email/Text: dmathews@sjcindiana.com	Nov 21 2023 01:00:00	St. Joseph County Treasurer, County City Building, 227 West Jefferson Blvd, South Bend IN
	Email/Text: Tim@nickloylaw.com Email/Text: INDWDBankruptcy@dwd.IN.gov Email/Text: ustpregion10.so.ecf@usdoj.gov EDI: GMACFS.COM EDI: TSYS2 EDI: CITICORP EDI: DISCOVER Email/Text: BankruptcyNotices@firsttechfed.com Email/Text: DORBANKRUPTCYCOURTNOTICES@DOI EDI: IRS.COM EDI: NAVIENTFKASMSERV.COM Email/Text: bgrainger@krisorlaw.com	Email/Text: Tim@nickloylaw.com Nov 21 2023 01:00:00 Email/Text: INDWDBankruptcy@dwd.IN.gov Nov 21 2023 01:00:00 Email/Text: ustpregion10.so.ecf@usdoj.gov Nov 21 2023 01:01:00 EDI: GMACFS.COM Nov 21 2023 05:53:00 EDI: TSYS2 Nov 21 2023 05:53:00 EDI: CITICORP Nov 21 2023 05:53:00 EDI: DISCOVER Nov 21 2023 05:53:00 Email/Text: BankruptcyNotices@firsttechfed.com Nov 21 2023 01:00:00 Email/Text: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Nov 21 2023 01:01:00 Nov 21 2023 05:53:00 EDI: IRS.COM Nov 21 2023 05:53:00 EDI: NAVIENTFKASMSERV.COM Nov 21 2023 05:53:00 Email/Text: bgrainger@krisorlaw.com Nov 21 2023 01:00:00 Email/Text: dmathews@sjcindiana.com Nov 21 2023 01:00:00

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46601

15712820 + Email/Text: bankruptcy@bbandt.com

Nov 21 2023 01:01:00 Truist Bank, Attn: Bankruptcy, Mail Code

VA-RVW-6290 POB 85092, Richmond, VA

23286-0001

15712821 Email/Text: bknotice@upgrade.com

Nov 21 2023 01:00:00 Upgrade, Inc., Attn: Bankruptcy, 275 Battery

Street 23rd Floor, San Francisco, CA 94111

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Bypass Reason Name and Address

Recip ID 15712918 Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2023 at the address(es) listed below:

Email Address Name

Nancy J. Gargula

USTPRegion10.SO.ECF@usdoj.gov

Timothy R. Fox

on behalf of Debtor 1 Kelly Ann Morris Tim@nickloylaw.com Fox.TimothyR.B110423@notify.bestcase.com

Tracy L. Updike

dmecf@trustee13.com

TOTAL: 3

Information to identify the case:						
Debtor 1:	Kelly Ann Morris	Social Security number or ITIN: xxx-xx-4036				
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Bank	kruptcy Court: Northern District of Indiana	Date case filed for chapter: 13 11/19/23				
Case number:	23-31467-pes					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

_	Debtor's full name	About Debtor 1: Kelly Ann Morris	About Debtor 2:
2.	All other names used in the last 8 years	Neny Ann Monto	
3.	Address	201 S. Jefferson St PO Box 167 North Liberty, IN 46554	
4.	Debtor's attorney Name and address	Timothy R. Fox Nickloy Albright & Gordon Attorneys at Law LLP 5540 Pebble Village Ln Ste #300 Noblesville, IN 46062	Contact phone 317–536–2757 Email: Tim@nickloylaw.com
5.	Bankruptcy trustee Name and address	Tracy L. Updike Office of the Chapter 13 Trustee PO Box 11550 South Bend, IN 46634	Contact phone 574–254–1313 Email: dmecf@trustee13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	401 S. Michigan Street South Bend, IN 46601	Hours open: 9:00 a.m. – 4:00 p.m. Monday – Friday Contact phone 574–968–2100 Date: 11/20/23

For more information, see page 2

Debtor Kelly Ann Morris Case number 23–31467–pes

December 20, 2023 at 08:30 AM 7. Meeting of creditors Location: Zoom video meeting: Go to, Debtors must attend the meeting to be questioned under oath. In a joint https://zoom.us/join Enter Meeting The meeting may be continued or adjourned to a later date. If case, both spouses must attend. so, the date will be on the court docket. ID:, 585 777 9300 and Passcode: Creditors may attend, but are not 7441193650, OR call 574-228-5459 required to do so. For additional meeting information go to nttps://www.iustice.gov/ust/mod 8. Deadlines Filing deadline: 2/20/24 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: 1/29/24 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 5/17/24 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: 30 days after the conclusion of the Filing deadline: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately. 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed 12. Exempt property to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except 13. Discharge of debts as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline